

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1 Claims 1-2 (canceled).

1 3. (currently amended) ~~An~~ The electronic asset utilization  
2 system of claim 84, wherein said issuance of said exchange  
3 certificate occurs only after said settlement processing section  
4 has settled the charge. comprising:

5 ~~a terminal which is connected to a communications network~~  
6 ~~and outputs a signal for requesting purchase of a~~  
7 ~~desired electronic asset, and~~  
8 ~~a server which is connected to the communications network~~  
9 ~~and comprises settlement processing means for~~  
10 ~~settling a charge billed to the electronic asset~~  
11 ~~represented by the signal,~~  
12 ~~issuance means for issuing an exchange certificate~~  
13 ~~capable of being exchanged for the electronic~~  
14 ~~asset, and an electronic ticket corresponding to~~  
15 ~~the exchange certificate after the settlement~~  
16 ~~processing means has settled the charge, and~~  
17 ~~processing means for transmitting to the terminal or~~  
18 ~~another predetermined terminal the exchange~~  
19 ~~certificate issued by the issuance means,~~  
20 ~~wherein, when an exchange certificate is~~  
21 ~~submitted to the server by way of the~~  
22 ~~communications network, the processing means~~  
23 ~~transmits, to the terminal that has submitted the~~  
24 ~~exchange certificate, an electronic asset~~  
25 ~~corresponding to the exchange certificate.~~

1        4. (currently amended) The electronic asset utilization  
2 system as defined in claim 3, wherein, in a case where ~~the~~ said  
3 second terminal receiving said exchange certificate is a  
4 portable mobile terminal, submission of ~~an~~ said exchange  
5 certificate to the server and/or transmission of ~~an~~ the  
6 electronic asset to the second terminal that has ~~submitted~~ the  
7 exchange certificate are carried out by way of a stationary  
8 terminal which can exchange data with the terminal.

1        5. (previously presented) The electronic asset utilization  
2 system as defined in claim 3, wherein the exchange certificate  
3 comprises settlement information indicating that the charge  
4 billed to the electronic asset has already been settled, and  
5 status information indicating that the corresponding electronic  
6 asset has not yet been received.

1        6. (currently amended) The electronic asset utilization  
2 system as defined in claim 5, wherein an expiration date by  
3 which the exchange certificate can be exchanged for ~~[[a]]~~ the  
4 corresponding electronic asset is set for the exchange  
5 certificate.

1        7. (currently amended) The electronic asset utilization  
2 system as defined in claim 6, wherein, in a case where the  
3 exchange certificate has not yet been exchanged for the  
4 electronic asset ~~corresponding to the exchange certificate~~ even  
5 though the expiration date has nearly arrived, the ~~processing~~  
6 ~~means~~ server sends, to the one of said first, second, or another  
7 terminal to which the exchange certificate has been transmitted,  
8 a message indicating that the expiration date has nearly  
9 arrived.

1        8. (currently amended) The electronic asset utilization  
2 system as defined in claim 6, wherein, in a case where the  
3 exchange certificate has not yet been exchanged for the  
4 electronic asset ~~corresponding to the exchange certificate~~ even  
5 when the expiration date has nearly arrived, the server  
6 ~~processing means~~ issues to the one of said first, second, or  
7 another terminal to which the exchange certificate has been  
8 transmitted a request for downloading the electronic asset or  
9 forcibly transmits the electronic asset ~~corresponding to the~~  
10 ~~exchange certificate~~ to the one of said first, second, or  
11 another terminal to which the exchange certificate has been  
12 transmitted.

1        9. (currently amended) The electronic asset utilization  
2 system as defined in claim 6, wherein the server ~~has~~ further  
3 includes past-due processing means, and in the event that the  
4 exchange certificate still has not been exchanged for ~~the~~ the  
5 corresponding electronic asset even after lapse of the  
6 expiration date of the exchange certificate, the past-due  
7 processing means sends, to the one of said first, second, or  
8 another terminal to which the exchange certificate has been  
9 transmitted, a message indicating that the expiration date has  
10 passed and a request for downloading the electronic asset, or  
11 forcibly transmits the electronic asset.

1        10. (currently amended) The electronic asset utilization  
2 system as defined in ~~6~~ 9, wherein the past-due processing means  
3 issues to the one of said first, second, or another terminal to  
4 which the exchange certificate has been transmitted a request  
5 for deleting or invoking the expired exchange certificate.

1        11. (currently amended) The electronic asset utilization  
2 system as defined in ¶ 9, wherein, upon receipt of the message  
3 or the download request from the server, the one of said first,  
4 second, or another terminal indicates, on a display section, the  
5 message or details of the download request and/or details of the  
6 exchange certificate.

1        12. (currently amended) The electronic asset utilization  
2 system as defined in claim ¶ 9, wherein, upon receipt of the  
3 message or the download request from the server, the one of said  
4 first, second, or another terminal issues voice notification  
5 indicating receipt of the message or the download request.

1        13. (currently amended) The electronic asset utilization  
2 system as defined in claim 10, wherein, upon receipt of [[a]]  
3 the request for deleting or invoking the expired exchange  
4 certificate from the past-due processing means, the one of said  
5 first, second, or another terminal deletes or invokes the  
6 exchange certificate.

1        14. (withdrawn) An electronic asset utilization system  
2 comprising:  
3        a terminal which is connected to a communications network  
4            and outputs a signal for requesting booking of a  
5            desired electronic asset; and  
6        a server which is connected to the communications network  
7            and comprises  
8            issuance means for issuing a receipt certificate  
9            verifying booking of a desired electronic asset  
10            represented by the signal,

11           processing means for transmitting the receipt  
12           certificate issued by the issuance means to the  
13           terminal or to another predetermined terminal,  
14           and  
15           settlement processing means for settling a charge  
16           billed to the electronic asset corresponding to  
17           the receipt certificate, wherein,  
18           in a case where the receipt certificate is submitted  
19           to the server by way of the communications  
20           network, after the settlement processing means  
21           has settled the charge billed to the electronic  
22           asset corresponding to the receipt certificate in  
23           accordance with requirements described on the  
24           receipt certificate, the issuance means issues  
25           the electronic asset corresponding to the receipt  
26           certificate and the processing means transmits  
27           the electronic asset to the terminal that has  
28           submitted the receipt certificate.

1           15. (withdrawn) The electronic asset utilization system as  
2           defined in claim 14, wherein, in a case where the terminal is a  
3           portable mobile terminal, submission of a receipt certificate to  
4           the server, settlement of the charge billed to the electronic  
5           asset, and/or transmission of the electronic asset to the  
6           terminal that has submitted the receipt certificate are carried  
7           out by way of a stationary terminal which is connected to the  
8           communications network, can transfer data with respect to the  
9           terminal, and is disposed to be stationary.

1           16. (withdrawn) The electronic asset utilization system as  
2           defined in claim 14, wherein the receipt certificate contains  
3           information about the booked electronic asset and information

4 about the receipt certificate.

1 17. (withdrawn) The electronic asset utilization system as  
2 defined in claim 16, wherein an expiration date is set for the  
3 receipt certificate such that the electronic asset can be  
4 received before its expiration.

1 18. (withdrawn) The electronic asset utilization system as  
2 defined in claim 17, wherein the server issues to the terminal  
3 to which the receipt certificate has been transmitted a request  
4 for deleting or invoking an expired receipt certificate.

1 19. (withdrawn) The electronic asset utilization system as  
2 defined in claim 18, wherein, upon receipt of [[a]] the request  
3 for deleting or invoking the expired receipt certificate from  
4 the server, the terminal deletes or invokes the receipt  
5 certificate.

1 20. (canceled).

1 21. (withdrawn) The electronic asset utilization system as  
2 defined in any one of claims 2, 3, and 14, wherein the server  
3 has retaining means for retaining the electronic asset, the  
4 exchange certificate, and/or the receipt certificate issued by  
5 the issuance means, and the retaining means retains the  
6 electronic asset even when the exchange certificate  
7 corresponding to the retained electronic asset has expired and  
8 retains the receipt certificate even when the retained receipt  
9 certificate has expired.

1 22. (currently amended) The electronic asset utilization

2 system as defined in claim[[s 1]] 84, wherein the server ~~has~~  
3 further includes electronic asset status management means for  
4 managing the date and the time of issuance status of the  
5 electronic asset, ~~the~~ an effective term of the electronic asset,  
6 whether there is the exchange certificate or not, and the  
7 effective term of the exchange certificate, wherein the  
8 electronic asset is issued by the issuance section ~~means~~, and  
9 wherein the exchange certificate is managed correspondingly to  
10 the electronic asset.

1 23-32 (canceled).

1 33. (withdrawn) An electronic asset utilization method  
2 using an electronic asset utilization system having a terminal  
3 connected to a communications network and a server connected to  
4 the communications network, the method comprising:  
5 a booking request step of requesting booking of a desired  
6 electronic asset;  
7 a receipt certificate issuance step of issuing a receipt  
8 certificate verifying booking of a desired electronic  
9 asset requested in the booking request step;  
10 a receipt certificate transmission step of transmitting, to  
11 the terminal or another predetermined terminal, the  
12 receipt certificate issued in the receipt certificate  
13 issuance step;  
14 a receipt certificate submission step in which the terminal  
15 submits a receipt certificate to the server by way of  
16 the communications network;  
17 a settlement step of settling a charge billed to the  
18 electronic asset submitted in the receipt certificate  
19 submission step, in accordance with requirements  
20 described in the receipt certificate;

21        an electronic asset issuance step of issuing the electronic  
22                asset corresponding to the receipt certificate; and  
23        an electronic asset transmission step of transmitting to  
24                the terminal that has submitted the receipt  
25                certificate the electronic asset issued in the  
26                electronic asset issuance step.

1        34. (withdrawn) The electronic asset utilization method as  
2 defined in claim 33, wherein, in a case where the terminal is a  
3 portable mobile terminal, in the receipt certificate submission  
4 step, the settlement step, and/or the electronic asset  
5 transmission step, submission of a receipt certificate to the  
6 server, settlement of the charge billed to the electronic asset  
7 and/or transmission of the electronic asset are carried out by  
8 way of a stationary terminal which is connected to the  
9 communications network, can transfer data with respect to the  
10 terminal, and is disposed to be stationary!

1        35. (withdrawn) The electronic asset utilization method as  
2 defined in claim 33 or 34, wherein the receipt certificate  
3 contains information about the booked electronic asset and  
4 information about the receipt certificate.

1        36. (withdrawn) The electronic asset utilization method as  
2 defined in claim 35, wherein an expiration date is set for the  
3 receipt certificate such that the electronic asset can be  
4 received.

1        37. (withdrawn) The electronic asset utilization method as  
2 defined in claim 36, further comprising a receipt certificate  
3 deletion/ invocation step of issuing to the terminal to which



4 the receipt certificate has been transmitted a request for  
5 deleting or invoking an expired receipt certificate.

1 38. (withdrawn) The electronic asset utilization method as  
2 defined in any one of claims 23, 24, 25, and 26, further  
3 comprising a retransmission step of, in an event that  
4 transmission of the issued electronic asset, exchange  
5 certificate, or receipt certificate has failed in the electronic  
6 asset transmission step, the electronic asset forced  
7 transmission step, the exchange certificate transmission step,  
8 or the receipt certificate transmission step, retransmitting the  
9 electronic asset, the exchange certificate, or the receipt  
10 certificate.

1 39-47. (canceled).

1 48. (currently amended) The electronic asset utilization  
2 system as defined in claim 6, wherein, in a case where the  
3 exchange certificate has not yet been exchanged for the  
4 electronic asset corresponding to the exchange certificate even  
5 when the expiration date has nearly arrived, the ~~processing~~  
6 ~~means~~ server sends, to the terminal to which the exchange  
7 certificate has been transmitted, a message indicating that the  
8 expiration date has nearly arrived, and  
9 in a case where the exchange certificate has not yet been  
10 exchanged for the electronic asset corresponding to the exchange  
11 certificate even when the expiration date is imminent, the  
12 ~~processing-means~~ server issues to the terminal to which the  
13 exchange certificate has been transmitted a request for  
14 downloading the electronic asset, or forcibly transmits the  
15 electronic asset corresponding to the exchange certificate to  
16 the terminal.

1           49. (canceled).

1           50. (withdrawn) The electronic asset utilization system as  
2 defined in claim 17, wherein, in a case where the receipt  
3 certificate has not yet been exchanged for the electronic asset  
4 corresponding to the receipt certificate even when the  
5 expiration date is close at hand, the processing means sends, to  
6 the terminal to which the receipt certificate has been  
7 transmitted, a message indicating that the expiration date is  
8 close at hand.

1           51. (withdrawn) The electronic asset utilization system as  
2 defined in claim 17, wherein the terminal displays at least one  
3 of the message and a content of the receipt certificate on a  
4 display portion, when the terminal receives the message from the  
5 server.

1           52. (withdrawn) The electronic asset utilization system as  
2 defined in claim 50 or 51, wherein the terminal generates a  
3 sound representing a receiving of the message, when the terminal  
4 receives the message from the server.

1           53. (withdrawn) The electronic asset utilization method as  
2 defined in claim 36, further comprising third message sending  
3 step for sending to the terminal to which the receipt  
4 certificate has been transmitted, a message indicating that the  
5 expiration date has nearly arrived, in a case where the receipt  
6 certificate has not yet been exchanged for the electronic asset  
7 corresponding to the receipt certificate even when the  
8 expiration date has nearly arrived.

1           54. (currently amended) The electronic asset utilization  
2 system as defined in claim 84 2, wherein the exchange  
3 certificate comprises settlement information indicating that the  
4 charge billed to the electronic asset has already been settled,  
5 and status information indicating that the corresponding  
6 electronic asset has not yet been received.

1           55. (currently amended) The electronic asset utilization  
2 system as defined in claim 7, wherein, in a case where the  
3 exchange certificate has not yet been exchanged for the  
4 electronic asset corresponding to the exchange certificate even  
5 when the expiration date has nearly arrived, the ~~processing~~  
6 ~~means~~ server issues to the terminal to which the exchange  
7 certificate has been transmitted a request for downloading the  
8 electronic asset or forcibly transmits the electronic asset  
9 corresponding to the exchange certificate to the terminal.

1           56-71. (canceled).

1           72. (currently amended) The electronic asset utilization  
2 system as defined in claim 6, wherein the server has past-due  
3 processing means, and in the event that the exchange certificate  
4 still has not been exchanged for [[a]] the corresponding  
5 electronic asset even after lapse of the expiration date of the  
6 exchange certificate, the past-due processing means sends, to  
7 the terminal to which the exchange certificate has been  
8 transmitted, a message indicating that the expiration date has  
9 passed and a request for downloading the electronic asset, or  
10 forcibly transmits the electronic asset.

1           73. (previously presented) The electronic asset utilization

2 system as defined in claim 72, wherein the past-due processing  
3 means issues to the terminal to which the exchange certificate  
4 has been transmitted a request for deleting or invoking the  
5 expired exchange certificate.

1 74. (currently amended) The electronic asset utilization  
2 system as defined in claim 73, wherein, upon receipt of the  
3 message or the download request from the server, the terminal to  
4 which the exchange certificate has been transmitted indicates,  
5 on a display section, the message or details of the download  
6 request and/or details of the exchange certificate.

1 75. (currently amended) The electronic asset utilization  
2 system as defined in claim 74, wherein the server has  
3 retransmission processing means, and, in the event that  
4 transmission of ~~an~~ the electronic asset[[,]] or the ~~an~~ exchange  
5 certificate, ~~or a receipt certificate~~ has failed, the  
6 retransmission processing means comprised in said server  
7 retransmits the electronic asset[[,]] or the exchange  
8 certificate, respectively. ~~or the receipt certificate.~~

1 76-77 (canceled).

1 78. (currently amended) The electronic asset utilization  
2 system as defined in one of claims 7, 8, and 55, wherein ~~the~~  
3 past-due processing means comprised in said server issues to the  
4 terminal to which the exchange certificate has been transmitted  
5 a request for deleting or invoking the ~~expired~~ exchange  
6 certificate that has expired.

1 79. (previously presented) The electronic asset utilization  
2 system as defined in claim 78, wherein, upon receipt of a

3 request for deleting or invoking the expired exchange  
4 certificate from the past-due processing means, the terminal  
5 deletes or ~~invokes~~ revokes the exchange certificate.

1 80. (currently amended) The electronic asset utilization  
2 system as defined in claim 7, wherein, upon receipt of the  
3 message or the message ~~or the download request~~ from the server,  
4 the terminal that received the exchange certificate indicates,  
5 on a display section, the message ~~or details of the download~~  
6 ~~request~~ and/or ~~details~~ information of the exchange certificate .

1 81. (previously presented) The electronic asset utilization  
2 system as defined in claim 7, wherein, upon receipt of the  
3 message ~~or the download request~~ from the server, the terminal  
4 issues voice notification indicating receipt of the message ~~or~~  
5 ~~the download request~~.

1 82. (currently amended) The electronic asset utilization  
2 system as defined in claim ~~[[1]]~~ 84, wherein the server ~~has~~  
3 further comprises retransmission processing means, and, in the  
4 event that transmission of ~~an~~ the electronic asset~~[[,]]~~ ~~an~~ or  
5 the exchange certificate, ~~or a receipt certificate~~ has failed,  
6 the retransmission processing means retransmits the electronic  
7 asset~~[[,]]~~ or the exchange certificate, respectively. ~~or the~~  
8 ~~receipt certificate~~.

1 83. (canceled).

1 84. (new) An electronic asset utilization system  
2 comprising:  
3 a first terminal connected to a communications network,  
4 said first terminal including:

5 means for sending an order for purchasing an  
6 electronic asset for obtaining a service or  
7 product being offered for sale by a vendor,  
8 means for requesting the issuance of said electronic  
9 asset on a predetermined date and time,  
10 means for transmitting financial information to  
11 support said purchase of said electronic asset,  
12 and  
13 means for receiving settlement information about said  
14 purchase; and  
15 a server connected to the communications network, said  
16 server including:  
17 a user processing section for receiving said order  
18 from said first terminal;  
19 a settlement processing section for receiving said  
20 financial information from said first terminal,  
21 and for settling a charge for said purchase in  
22 response to receiving said financial information,  
23 and also for transmitting said settlement  
24 information about the purchase to said first  
25 terminal after settling said charge,  
26 an exchange certificate issuance section for  
27 transmitting an exchange certificate to said  
28 first terminal or to a second terminal in  
29 response to said order, wherein said exchange  
30 certificate verifies a user's right to receive  
31 said electronic asset,  
32 an electronic asset issuance section for transmitting  
33 said electronic asset corresponding to, and in  
34 exchange for, the exchange certificate, at said  
35 predetermined date and time, said transmitting to

36 one of said first terminal, said second terminal,  
37 or a third terminal, and  
38 an electronic asset status management section for  
39 ensuring that said electronic asset is  
40 transmitted to said one of said first terminal,  
41 said second terminal, or said third terminal only  
42 if said exchange certificate has been transmitted  
43 to said server from said one of said first  
44 terminal, said second terminal, or said third  
45 terminal;  
46 wherein said exchange certificate includes information  
47 about obtaining said electronic asset, and further  
48 wherein said electronic asset is for obtaining the service  
49 or product from the vendor.

1 85. (new) An electronic asset utilization method comprising  
2 the steps of:  
3 purchasing an electronic asset, including the steps of:  
4 sending an order for purchasing said electronic asset  
5 for obtaining a service or product being offered  
6 for sale by a vendor,  
7 requesting the issuance of said electronic asset on a  
8 predetermined date and time,  
9 transmitting financial information to support said  
10 purchase of said electronic asset, and  
11 receiving settlement information about said purchase;  
12 and  
13 issuing said electronic asset, including the steps of:  
14 receiving said order from said first terminal;  
15 receiving said financial information from said first  
16 terminal,

17 settling a charge for said purchase in response to  
18 receiving said financial information,  
19 transmitting said settlement information about the  
20 purchase to said first terminal after settling  
21 said charge,  
22 transmitting an exchange certificate in response to  
23 said order, wherein said exchange certificate  
24 verifies a user's right to receive said  
25 electronic asset, and  
26 transmitting said electronic asset corresponding to,  
27 and in exchange for, the exchange certificate, at  
28 said predetermined date and time, said  
29 transmitting to the user;  
30 wherein said electronic asset is transmitted only if said  
31 exchange certificate has been provided by the user  
32 prior to issuing said electronic asset, and  
33 wherein said exchange certificate includes information  
34 about obtaining said electronic asset, and further  
35 wherein said electronic asset is for obtaining the service  
36 or product from the vendor.

1 86. (new) A server connected to a terminal by way of a  
2 communications network, said server for use in an electronic  
3 asset utilization system comprising, said server comprising:  
4 a user processing section for receiving an order from a  
5 first terminal for purchasing an electronic asset for  
6 obtaining a service or product being offered for sale  
7 by a vendor, wherein said electronic asset is to be  
8 transmitted at a predetermined date and time;  
9 a settlement processing section for receiving said  
10 financial information from said first terminal, and  
11 for settling a charge for said purchase in response to



12 receiving said financial information, and also for  
13 transmitting said settlement information about the  
14 purchase to said first terminal after settling said  
15 charge,  
16 an exchange certificate issuance section for transmitting  
17 an exchange certificate to said first terminal or to a  
18 second terminal in response to said order, wherein  
19 said exchange certificate verifies a user's right to  
20 receive said electronic asset,  
21 an electronic asset issuance section for transmitting said  
22 electronic asset corresponding to, and in exchange  
23 for, the exchange certificate, at said predetermined  
24 date and time, said transmitting to one of said first  
25 terminal, said second terminal, or a third terminal,  
26 and  
27 an electronic asset status management section for ensuring  
28 that said electronic asset is transmitted to said one  
29 of said first terminal, said second terminal, or said  
30 third terminal only if said exchange certificate has  
31 been transmitted to said server from said one of said  
32 first terminal, said second terminal, or said third  
33 terminal,  
34 wherein said exchange certificate includes information  
35 about obtaining said electronic asset, and further  
36 wherein said electronic asset is for obtaining the service  
37 or product from the vendor.

1 87. (new) A server connected to a terminal by way of a  
2 communications network, said server for use in an electronic  
3 asset utilization system comprising, said server comprising:  
4 a user processing section for receiving an order from a  
5 first terminal for purchasing an electronic asset for

6 obtaining a service or product being offered for sale  
7 by a vendor;  
8 a settlement processing section for receiving said  
9 financial information from said first terminal, and  
10 for settling a charge for said purchase in response to  
11 receiving said financial information, and also for  
12 transmitting said settlement information about the  
13 purchase to said first terminal after settling said  
14 charge,  
15 an exchange certificate issuance section for transmitting  
16 an exchange certificate to the first terminal or to a  
17 second terminal in response to said order, wherein  
18 said exchange certificate verifies a user's right to  
19 receive said electronic asset,  
20 an electronic asset issuance section for transmitting said  
21 electronic asset corresponding to, and in exchange  
22 for, the exchange certificate, said transmitting to  
23 said one of the first terminal or the second terminal  
24 occurring only if said exchange certificate has been  
25 transmitted to said server from a same one of said one  
26 of said first terminal, said second terminal, or said  
27 third terminal, and said exchange certificate has been  
28 verified;  
29 wherein said exchange certificate includes information  
30 about obtaining said electronic asset, and further  
31 wherein said electronic asset is for exchanging for the  
32 service or product from the vendor.

1 88. (new) The server of claim 87, wherein said electronic  
2 asset is transmitted in exchange for said exchange certificate  
3 only if said charge has been settled by said settlement  
4 processing section.

1           89. (new) An electronic asset utilization method comprising  
2 the steps of:

3           purchasing an electronic asset, including the steps of:

4               sending an order for purchasing said electronic asset  
5               for obtaining a service or product being offered  
6               for sale by a vendor,

7               transmitting financial information to support said  
8               purchase of said electronic asset, and  
9               receiving settlement information about said purchase;  
10              and

11          issuing said electronic asset, including the steps of:

12              receiving said order from said first terminal;  
13              receiving said financial information from said first  
14              terminal,

15          settling a charge for said purchase in response to,

16              receiving said financial information,

17              transmitting said settlement information about the  
18              purchase to said first terminal after settling  
19              said charge,

20              transmitting an exchange certificate in response to  
21              said order, wherein said exchange certificate  
22              verifies a user's right to receive said  
23              electronic asset, and

24              transmitting said electronic asset corresponding to,  
25              and in exchange for, the exchange certificate  
26              only if said exchange certificate has been  
27              provided by the user prior to issuing said  
28              electronic asset, and only if said exchange  
29              certificate has been validated;

30          wherein said exchange certificate includes information  
31          about obtaining said electronic asset, and further

32        wherein said electronic asset is for being exchanged by the  
33                user for obtaining the service or product from the  
34                vendor.

1            90. (new) The server of claim 89, wherein said electronic  
2    asset is transmitted in exchange for said exchange certificate  
3    only if said charge has been settled.